R

G. R. S. IX-5]

Previous references. 1892-3 ~~1910-93~~ (G.F)

File No. 8

Serial Nos. ~~6~~ 3—8

Later references.

G-F ~~30~~ 26 ~~97~~

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. ~~6~~ 3—8

Part B for Dec 93.

SUBJECT.

Amendments to Rule 19 of The Mysore State Life Insurance Rules

---

121 E

Andhra

JA/

Commissioner's Keys

W D 88—GPB—50,000—24-7-16

OFFICE OF THE
GENERAL
DEC 2 1
DEPARTMENT

NOTIFICATION.

The 27th October 1891.

No. 305.—The following rules for the insurance of the lives of Government Officials in the Mysore State having been approved by the Government of His Highness the Maharaja, are hereby published for general information:—

RULES

FOR THE

MYSORE STATE LIFE INSURANCE.

1. The following Rules of the Mysore State Life Insurance shall come into force on the 1st December 1891

2. The Government reserve to themselves the right to add to or modify these rules after giving due notice thereof but such additions or modifications shall have no retrospective effect.

3. In these rules—

The expression "Proposer" means the person whose life is proposed to be insured.

The expression "Insured" means the person who has insured his life under these rules.

The term "Policy" means the written document containing the contract for the payment under these rules of an endowment bonus in consideration of the premium paid by the insured.

"Pay" means "substantive pay" as defined in the Mysore Service Regulations.

4. Officers holding permanent apppointments under the Government of Mysore on the date of the introduction of these rules and Officers of other Governments now employed under the Mysore Government or hereafter entering its service may insure their lives under these rules; provided that in the case of the latter class of Officers, such insurance shall be subject to the consent of the Governments lending them.

5. Insurance shall be compulsory on all persons who may enter the service of the Mysore Government after the introduction of these rules from the date of their entering the Government service or in the case of those entering the Government service before 21 years of age from the date of their completing 21 years of age.

6. No Officer whose age exceeds 45 years or whose pay is below Rs. 10 shall be eligible for the first or subsequent insurance under these rules. For the purpose of these rules, the age of the Proposer shall be taken to be the age at his last birthday or next birthday which may be the nearest to the date on which the policy is issued. If it be equidistant he shall be taken to be the age at his last birth day

7. Ten per cent of the pay of the Insured shall be recovered every month as premium and credited to Government, in consideration of which an endowment bonus (according to the table appended to these rules) shall be payable from the Mysore Revenues on the Insured completing 55 years of age or at his death if earlier. Fractions of a rupee, other than multiples of four annas, shall be excluded in calculating the monthly premium.

Withdrawn No 558 30-9 & 13-7-92

8. Whenever the pay of an Insured is permanently increased, further insurance shall be effected for such endowment bonus as will cover the surplus premium available.

9. The maximum premium or premiums for which one or more policies may be issued on the life of an Insured shall not exceed Rs. 50 per month whatever may be his pay.

10 When an Insured ceases to be under the service of the Government before completing the age of 55 years, he may elect either to continue to pay the premium due on his policy till it becomes mature or discontinue payment of the same, in which latter case the arrears of premium so withheld shall be treated as a debt against his policy and deducted with compound interest at 4 per cent from the bonus payable to him. Provided however that dismissed officials who have been ordered by Government to be included in the list of officials not eligible for re-entertainment in Government Service shall not be entitled to the benefit of this rule but shall receive only 50 per cent of the total premium paid by them without any interest.

11. If an Insured be degraded for any cause, he may either continue to pay the full premium on his policy or discontinue payment of the difference between such premium and that due on his reduced pay, the arrears being dealt with as prescribed in the preceding rule.

12. The business of the State Insurance Scheme shall be managed by a Committee composed of such persons as may be nominated by Government.

13. The Comptroller shall be the Secretary to such Committee and carry on all business under the general control of the said Committee.

14. The Committee aforesaid shall be competent to frame rules for the transaction of business and the conduct of its meetings.

15. All receipts and disbursements on account of the State Insurance shall be carried to a separate head of account and funds belonging to this account shall at the end of each month be invested in the Government Savings Bank or in such other manner as the Government may deem fit.

16. The accounts of the Fund shall be audited before 31st of July in each year by two Accountants of the Comptroller's or Public Works Examiner's Office who shall be selected by the Committee. And a report shall be submitted to Government by the Committee before the end of September as to the progress of the Fund during the previous official year with such statements as may be prescribed by Government from time to time.

17. An Officer wishing to insure his life under these rules shall submit a proposal in Form No. 1 written in his own hand, whenever possible, and signed in the presence of his immediate superior, or the Chief Secretary to Government, or a Deputy Commissioner or District Judge who will forward the same in a sealed cover to the proper Medical Officer. Whenever the proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the proposal in a sealed cover addressed to the Secretary to the Committee.

18. It shall be the duty of the Medical Officer to examine the Proposer and record his remarks on the back of the proposal and forward the same direct to the Secretary in a sealed cover after obtaining the signature of the Proposer to the declaration prescribed therein

19. Such Medical Officer shall be the District Medical Officer of the Government, not below the rank of an Assistant Surgeon, provided that when the pay drawn by the Proposer is not less than Rs. 250, the Medical Officer shall not be below the rank of a Civil Surgeon.

20. The proposal shall then be considered by the Committee. If the ~~majority of~~ the Committee are satisfied as to the eligibility of the Proposer, they may authorize the Secretary to issue a policy in Form No. 4 and to give intimation of the acceptance of the proposal to the Proposer through his immediate superior. If a proposal is not fully eligible, it may, with the consent of the Proposer, be accepted for a reduced bonus

21. The Secretary shall forward the policy to the Officer in charge of the District Treasury within whose limits the Proposer may be employed, for delivery to him, on payment in cash of the first premium. The date of payment of the first premium shall be the date of the policy and shall be entered therein by the Treasury Officer before delivery. If the Policy is not claimed from the Treasury within a month from date of receipt thereof the matter shall be reported to the Secy who will call upon the Insured to furnish a fresh med. Certificate

22. When an Insured has to further insure his life as required by Rule 8, he shall submit a proposal in Form No. 2, signed as prescribed in Rule ~~The Proposer need not undergo a fresh medical examination unless~~ more than 5 years have elapsed since his last medical examination held for purposes of Insurance under these rules; ~~in which case~~, the procedure prescribed in the said Rule 17 shall be followed. When a medical examination is not necessary, the proposal shall be forwarded in a sealed cover to the Secretary to the Committee. Whenever the proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the proposal in a sealed cover addressed to the Secretary to the Committee. The procedure prescribed in Rules 20 and 21 shall be applicable to this further insurance.

23. The Committee shall authorize payment of the bonus to the Insured as soon as possible on his completing the age of 55 years and on surrendering his policy. If the Insured is dead, the bonus shall be paid to his nominees by will or other document duly registered in the Office of the Secretary to the Committee, and failing such nominees, to his legal heirs, after proof of the accrual of the claim and surrender of the policy.

24. The first premium on each policy must always be recovered in cash from the Insured. Subsequent premiums shall be payable in advance and be recovered monthly by deduction from the pay of the Insured.

25. When the Insured is absent from duty on leave with allowances, the premium shall be realized when such leave allowances are drawn. If he should obtain leave without allowances or be suspended from service, the premium, if not otherwise recovered, shall be a debt on his policy carrying interest at 4 per cent per annum and shall be recovered as arrears from his future pay, if any, in instalments not exceeding 5 per cent of such pay.

26. When an Insured who has ceased to be in the service of the Government is permitted to continue to pay premium till his policy matures, he may be allowed by the Committee to pay such premium monthly, quarterly, half-yearly or yearly into any Treasury of the Mysore Government. A grace of 15 days shall be allowed when the premium is payable monthly and a grace of one month when it is paid otherwise. If the Insured fails to pay the premium within the days of grace, no further cash payments shall be received from him but the arrears due and all future premiums shall be treated as a debt against his policy and recovered with compound interest at 5 per cent from his bonus.

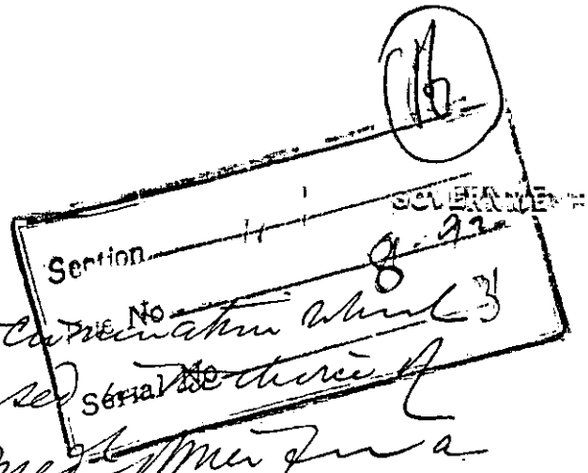
27. Every Insured shall be supplied with a Premium Receipt Book (Form No. 5) in which payment of each premium shall be acknowledged by the Officer in charge of the Treasury where his pay is disbursed or by his immediate superior as the case may be.

28. If an Insured should lose his policy, a duplicate thereof may be issued to him by the Committee on his paying a fee of one rupee.

29. False information furnished by an Insured or production by him of any false evidence in connection with the insurance of his life shall render his policy null and void and the premiums paid by him shall be forfeited.

(General Serial No. 30.)

1893. 1356.



From The Secretary to the Insurance Committee

To The Chief Secretary to the Government of Mysore

Dated 26
Despatched 27 June
Received

Enclosures No. 1

General No. 9148
No. 1

Submitting for orders of Government a Memo with the opinion of the President and the Members in regard to Medical Examination during the absence of the Senior Surgeon from Head Quarters, of Proposers for insurance by his Chief Assᵗ

Rev.

Subd ~~with draft~~ for issuance of Orders. In view to the fact that a "duplicate" (with an all Cs of 25th) is always appd with the

As Commissioner should be used when there is a Medical Officer at Bangalore it is doubtful that the proposed change in the rule will be a safe one to adopt

Wm Lawrence 13/7

Written in response to request in Chief's D.O. dated 20/7/93

To the same & Senior Surgeon

No 1360-61 / R 226 dated 20/7/93

Central Jail Press, Bangalore.—14-1-93.—1,002.

Read 24/6

OFFICE OF THE SECRETARY TO THE
MYSORE STATE LIFE INSURANCE COMMITTEE.

No. 948
Encl: 1

Bangalore, 26/27 June 1893

From

The Secretary to the Mysore,
State Life Insurance Committee,
Bangalore.

To

The Chief Secretary to the
Dewan of Mysore

~~Sir,~~

Sir

I have the honor to submit herewith for orders of Government a memo with the opinion of the President and the Members in regard to medical examination, during the absence of the Senior Surgeon from Head Quarters, of Proposers for insurance drawing Salaries below Rupees 250/-, by his Chief Assistant for the time being who may not be below the rank of an Assistant Surgeon.

I have the honor to be
Sir
Your most Obedient Servant
G N Narayan
Secretary to the
Insurance Committee

OFFICE OF THE SECRETARY
3 JUN. 93
MYSORE STATE[illegible]E INSURANCE.

Memo. No. 297

During the absence of the Senior Surgeon from Head Quarters, the examination of Proposers drawing salary below 250 Rupees may be conducted by his Chief Assistant who shall not be below the rank of an Assistant Surgeon

Opinion of the Members on the point is requested

G N Narayan
Secretary to the
Insurance Committee

3rd June 1893

P.M.

I herewith Superintendence were here to go with Genl L.P. 31/6/93

approved [illegible] 7.6.93

I agree. Thiketts. 10/6/93

I agree. [illegible] 14/6

I agree [illegible] 20/6/93

I agree. [illegible] 21/6/93.

The proposal may be put to Government for orders —

[illegible] 24/6/93

Ch. 1. No. 595

22-6-93

I. M. Kaufmann & Co.
New York

Successors to
Kaufmann & Co.
New York

17

GOVERNMENT OF MYSORE
Section
File No 8
Serial No 14

Read,

Letter No. 948 dated the 26th June 1893. from the Secretary to the Mysore State Life Insurance Committee submitting for orders of Government a Report with the opinion of the Members of the Committee in regard to the Medical Examination of proposers for life insurance drawing salaries below Rs. 250/-.

Proposal that Life Insurance may be allowed the undermentioned Officiating Assistant Surgeons during the absence of the Senior Surgeon from Head Quarters.

Order thereon.

During the absence of the Senior Surgeon from Bangalore the Government direct that during the

absence of the Senior Surgeon from the Head Quarters the examination of proposers drawing salaries below Rs 250 per mensem shall be conducted by his Chief Assistant ~~Surgeon~~ provided he is not below the rank of an Assistant Surgeon.

Dr Ghosh will also attend to the State Life Insurance Cases —

Who under Standing orders is required in addition to chief of Central Jail Hospital Superintendent Enrolled Medical Service

Secy: to Govt

2 The Insurance Committee will be good enough to embody the above in the form of a Note to para 19 of the Insurance Rules sanctioned in

~~Lord Hood~~
Notification No 306 of
27 October 1891

Chief Secy

N
3/7/93

To
The Secretary to the
M.S.L.D. Committee.

Copy to the Senior Surgeon
for info & Communication
to Dr Chilton

(General Serial No. 30.)

1893.

From

6 NOV 93
7880
1355
SURGEON & SANITARY COMMISSIONER WITH THE GOVT OF MYSORE
No. 1303
DATE 4-11-93
BANGALORE

Section — 9-12
File No — 8-9-2
Serial No — 1

To

The Chief Secretary to the Dewan of Mysore.

Dated

Despatched

Received

Enclosures No.

General No.
No.

In reply to

SUBJECT.

Requesting that the Chief Asstt to the Sr Surgeon may be authorized to perform the duties referred to in Proceedings No 1360-1 R 226 of 20/22 July 1893 as Dr Chokshi has gone on leave.

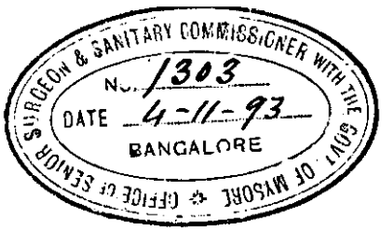
R

N8/11

References (to be entered only in the Dewan's Office).

To Insurance & Accy Insurance Committee No 10039-40 R 1026 of 21/12

Reft only. No 1304.



18

To

The Chief Secretary to the
Government of Mysore
Bangalore

Sir

With reference to Government Proceedings and order thereon No. 7360-1 of 20th July 1893 R. 226 I have the honor to request that as Dr. Chotzi has gone on leave the Chief Assistant may be authorized to perform the duties referred to therein during my absence from Bangalore.

I have the honor to be
Sir
Your most obedient servant

Brigade-Surgeon-Lt-Colonel
Senr. Surgeon & Sany. Comr. Mysore Govt.

(General Serial No. 30.)

1893

OFFICE OF THE
7879
6 NOV 93
1354
OF MYS

From

SURGEON & SANITARY COMMISSIONER WITH THE GOVT OF MYSORE
No. 1304
DATE 4-11-93
BANGALORE

(19)

To

The Chief Secretary to the Dewan of Mysore.

Sec

Fil

S.

Dated

Despatched

Received

Enclosures No.

General No. ____
No.

In reply to

SUBJECT.

Requesting that the next Sr Medical officer may be authorized to dispose finally of insurance papers during the absence of the Sr Surgeon from the State.

Rec. What are the present rules. Mr 6/11.

28/11/93

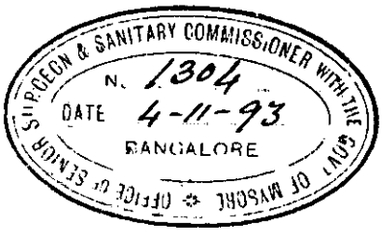
References (to be entered only in the Dewan's Office).

Subd with draft. Extract of rule 19 is in the file as also of Sub Rules.

WD 14/11

8/11

GOVERNMENT OF MYSORE



19

The Chief Secretary to the
Government of Mysore.
Bangalore

Sir,

I have the honor to request that in the event of my illness or absence from the State on duty ℞ the next Senior Medical officer may be authorized to dispose finally, in a medical sense, of insurance papers.

I have the honor to be,
Sir,
Your most obedt. Servt.

Brigade-Surgeon-Lt-Colonel
Senr. Surgeon & Sany. Comr. Mysore Govt.

Read thus & Say

In reference to my
letter of — — —
the Govt are pleased
to direct the following
order & Rule 19 here

2 Drafts

(20)

Notification

No 10038 D/ 21-12-93
R. 1025 26.

The Government of His Highness the Maharaja of Mysore have allowed ~~hereby~~ ~~sanctioned~~ ~~the modification of the~~ ~~following to~~ Rule 19 of the Rules relating to the Mysore State Life — Insurance ^ ~~The modification in question will thus read~~

Such medical officer shall be the District Medical Officer of the Government not below the rank of an Assistant Surgeon provided that when the pay drawn by the Proposer is not less than Rs 250/, the Medical Officer shall not-

X issued under No 305 dt 27 Oct 91 so as to make it read as follows:

" not be below the rank
= of a Civil Surgeon As
= regards the Bangalore
= District such medical
= Officer may whenever the
= Senior Surgeon so directs
= be the Chief Assistant
= to the Senior Surgeon
= not below the rank
= of an Assistant Surgeon
= provided that when the
= pay of the proposer is
= not less than Rs 250/ the
= Medical Officer (during
" the Senior Surgeon's absence
= from Bangalore on
= leave or duty) Shall
= be Dr Choksi and
= during the latter's
absence

~~the~~ absence the Civil Surgeon
at Mysore, Shimoga or
Chikmagalur

By order

2 Drafts.

Chief Secy

To,

The Compiler Mysore for Letter

2 Drafts.

(21)

Read -

Letters Nos 1303 and 1304

& the 4 November 1893

from the Senior Surgeon

and Sanitary Com-

-missioner with the

Mysore Government

requesting with reference

to Government Pro-

ceedings No X 1360-61 / R 226 dated

20th July 93 that as Dr.

Choksi has gone on

leave, the Chief Assistant

may be authorised to

perform the duties con-

nected with the State

Life

Do 10039-40 / R1026 & 21-12-93 / 26

Sl 2

Life Insurance during
the absence of Dr. McGann
from Bangalore.

Order thereon:-

In supersession of
order No: 1360-61 & 20 Sec
R 226.
July 1893, the Govern-
ment are pleased to
to sanction the following
addition to Rule 19.

" As regards the Bangalore
District such medical
officer, may, whenever
the Senior Surgeon so
directs be the Chief
Assistant-

Assistant to the
Senior Surgeon not-
below the rank of an
Assistant-Surgeon
provided that when
the pay of the Proposer
is not less than Rs 250
the medical Officer
(during the Senior
Surgeons absence from
Bangalore on leave or
duty) shall be Dr.
Choksi and during
the latters absence
the Civil Surgeon at-
Mysore, Shimoga

or

21.11

To Chikmagalur

Thus modified the rule shall read as follows:—

2 Drafts. Prmd

Chief Secy.

To,

The Senior Surgeon &
Sanitary Comr: within
limits of Mysore
Mysore State Life
The Secy to the Insurance
Committee

Such Medical Officer shall be the District Medical Officer of the Government not below the rank of an Assistant-Surgeon provided that when the pay drawn by the Proposer is not less than Rs 250, the Medical Officer shall not be below the rank of a Civil Surgeon. As regards the Bangalore District such medical Officer may whenever the Senior Surgeon so directs be the Chief to the Senior Surgeon not below the rank of an Assist: Surgeon provided that when the pay of the proposer is not less than Rs 250 the medical officer (during the Senior Surgeon's absence from Bangalore on leave or duty) shall be Dr Chikmagalur and during the latter's absence the Civil Surgeon at Mysore, Shimoga or Chikmagalur

~~A Subject~~ The foregoing Amendment shall be Notified under Notification No 10038 dated 21-12-93 R 1025

CS forwarded
21/12

Proceedings of the Government of His Highness the Maharaja of Mysore, (Revenue),—dated 21st December 1893.

READ

Letters Nos. 1303 and 1304, dated the 4th November 1893, from the Senior Surgeon and Sanitary Commissioner with the Mysore Government, requesting with reference to Government Proceedings No. 1360-61—R. 226, dated 20th July 1893, that as Doctor Choksi has gone on leave, the Chief Assistant may be authorized to perform the duties connected with the State Life Insurance during the absence of Doctor McGann from Bangalore.

No. 10039-40—R. 1026, DATED, BANGALORE, 21ST DECEMBER 1893.

ORDER THEREON.—In supersession of Order No. 1360-61—R. 226, dated 20th July 1893, the Government are pleased to sanction the following addition to Rule 19:—

> "As regards the Bangalore District such Medical Officer, may, whenever the Senior Surgeon so directs, be the Chief Assistant to the Senior Surgeon not below the rank of an Assistant Surgeon, provided that when the pay of the Proposer is not less than Rs. 250, the Medical Officer (during the Senior Surgeon's absence from Bangalore on leave or duty) shall be Doctor Choksi and during the latter's absence the Civil Surgeon at Mysore, Shimoga or Chikmagalur"

Thus modified the rule shall read as follows:—

> Such Medical Officer shall be the District Medical Officer of the Government not below the rank of an Assistant Surgeon provided that when the pay drawn by the proposer is not less than Rs. 250, the Medical Officer shall not be below the rank of a Civil Surgeon. As regards the Bangalore District, such Medical Officer may, whenever the Senior Surgeon so directs, be the Chief Assistant to the Senior Surgeon not below the rank of an Assistant Surgeon provided that when the pay of the proposer is not less than Rs. 250, the Medical Officer (during the Senior Surgeon's absence from Bangalore on leave or duty) shall be Doctor Choksi and during the latter's absence the Civil Surgeon at Mysore, Shimoga or Chikmaglur.

The foregoing amendment shall be notified under Notification No. 10038—R. 1025, dated 21st December 1893.

T. ANANDA ROW,
Chief Secretary.

To—The Senior Surgeon and Sanitary Commissioner with the Government of Mysore.
The Secretary to the Mysore State Life Insurance Committee, Bangalore.

Exd.—M.A.

1893.

GOVERNMENT OF MYSORE.

REVENUE.

PROCEEDINGS.

Dated 21*st December* 1893.

No. 10039-40.
R. 1026.

Modifying in supersession of Order No. 1360-61—R. 226, dated 20th July 1893, Rule 19 of the State Life Insurance Rules, so as to provide for the Medical Examination of proposers during the Senior Surgeon's absence from Bangalore on leave or duty.

Mysore Govt. C. Press, Bangalore.—8-1-94--120.